

Fill in this information to identify the case:

Debtor 1 MYRIAM E ALVA

Debtor 2 EDUARDO CHIPOLLINI
(Spouse, if filing)

United States Bankruptcy Court for the :EASTERN District of PENNSYLVANIA
(State)

Case number 19-11146

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, National AssociationCourt claim no. (if known): 16

Last 4 digits of any number you use to identify the debtor's account: 608

Date of payment change: Must be at least 21 days after date of this notice

N/A

New total payment:

\$ Forbearance

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☐ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

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3. Will there be a change in the debtor's mortgage payment for a reason not listed above?☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)Reason for change: Notice of forbearance arrangement based on debtor's request (COVID19)

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.☒ I am the creditor's authorized agent.**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.****x**/s/ Ciro A MestresDate 6/3/2020

Signature

Print:

Ciro A Mestres

First Name

Middle Name

Last Name

Title Authorized Agent

Company

Mccalla Raymer Leibert Pierce.

Address

1544 Old Alabama Road

Number

Street

Roswell, GA 30040

City

State

ZIP Code

Contact phone 678-281-6516Email Ciro.Mestres@mccalla.com

The use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of the forbearance arrangement, detailed below. It is only being used due to limitations on existing functionality available to limited users within the Courts' CMECF systems. The use of this form in no way implies that a payment change is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer\Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

Effective Date of Forbearance: 5/1/2020

Number of monthly payments in Forbearance 3

JPMorgan Chase Bank, National Association (“Creditor”) hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and Creditor has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification. If full or partial payments continue to be received during the forbearance period, Creditor will apply such payment(s) pursuant to standard operating procedures.

During the forbearance period and up to and including the time when that period ends, Creditor will work with the Debtor, the Debtor’s attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval. NOTE: This Temporary Forbearance does not forgive any indebtedness; it only temporarily suspends the date that such indebtedness must be paid.

This Notice does not constitute an amendment or modification to the Debtor’s plan of reorganization, does not create a repayment plan, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

If the Debtor desires to modify the length of the forbearance period or make arrangements to care for the forbearance period arrears, Creditor asks the Debtor or Counsel for the Debtor make those requests through Creditor’s Loss Mitigation Team at (877) 496-3138.

CERTIFICATE OF SERVICE

I certify that a true and accurate copy of the foregoing *Notice of Debtor's Request for Temporary Forbearance* was served upon the following parties in the following fashion on this 3rd day of June, 2020:

MYRIAM E ALVA
EDUARDO CHIPOLLINI
306 OLD PENLLYN PIKE, BLUE BELL, PA 19422

(Served via US Mail)

ALBERT J. SCARAFONE, JR.
1717 SWEDE ROAD, BLUE BELL, PA 19422

(Served via ECF Notification)

WILLIAM C. MILLER, ESQ.
P.O. BOX 1229, PHILADELPHIA, PA 19105

(Served via ECF Notification)

Date: 6/4/2020

By: /s/ *Ciro A Mestres*
Ciro A Mestres